

BROGAN BANKSHARES, INC.

	CPP Disbursement Date 05/15/2009	RSSD (Holding Company) 1202744	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$88	\$89	0.1%		
Loans	\$75	\$75	0.2%		
Construction & development	\$10	\$10	-4.3%		
Closed-end 1-4 family residential	\$14	\$14	0.5%		
Home equity	\$2	\$2	-2.7%		
Credit card	\$0	\$0	-7.5%		
Other consumer	\$0	\$0	3.2%		
Commercial & Industrial	\$19	\$17	-8.5%		
Commercial real estate	\$28	\$30	8.2%		
Unused commitments	\$12	\$8	-31.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$2	-25.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$3	\$9	176.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$80	\$80	-0.6%		
Deposits	\$74	\$70	-6.5%		
Total other borrowings	\$5	\$10	84.2%		
FHLB advances	\$5	\$5	10.6%		
Equity					
Equity capital at quarter end	\$8	\$9	6.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	10.3%	--		
Tier 1 risk based capital ratio	11.2%	12.2%	--		
Total risk based capital ratio	12.5%	13.4%	--		
Return on equity ¹	-67.2%	8.0%	--		
Return on assets ¹	-6.8%	0.8%	--		
Net interest margin ¹	3.3%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	45.6%	33.5%	--		
Loss provision to net charge-offs (qtr)	178.8%	375.0%	--		
Net charge-offs to average loans and leases ¹	4.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	16.0%	3.9%	0.0%	--
Closed-end 1-4 family residential	14.7%	6.5%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	11.3%	0.0%	--
Other consumer	23.1%	21.0%	0.0%	0.2%	--
Commercial & Industrial	11.5%	8.3%	1.6%	0.0%	--
Commercial real estate	5.7%	9.3%	0.1%	0.0%	--
Total loans	7.9%	9.1%	1.0%	0.0%	--